

UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF TEXAS - DALLAS DIVISION

IN RE:	§	CASE NO. 07-33553-SGJ7
	§	
SCOTT EDWARD JOHNSON,	§	CHAPTER 7
	§	
Debtor(s).	§	HEARING DATE: April 1, 2010
	§	HEARING TIME: 1:30 PM
AURORA LOAN SERVICES LLC,	§	JUDGE: Honorable Stacey G. Jernigan
	§	
Movant,	§	
	§	
v.	§	
	§	
SCOTT EDWARD JOHNSON; and	§	
DANIEL J. SHERMAN, Trustee,	§	
	§	
Respondents.	§	
	§	
	§	

**AFFIDAVIT OF STACI KEENAN FOR AURORA LOAN SERVICES LLC**

I, Staci Keenan, being duly sworn deposes and says:

1. I am employed as a Bankruptcy Processor by Aurora Loan Services LLC, ("Movant"). In this capacity, I am one of the custodians of the books, records, files and banking records of Movant, as those books, records, files and banking records pertain to the loans and extensions of credit by Movant to SCOTT EDWARD JOHNSON ("Debtors") and NUANCHAN JOHNSON (collectively the "Borrowers"). I have personally worked on said books, records, files and banking records and, as to the following facts, I know them to be true of my own knowledge or I have gained knowledge of them from the Movant's business records, which were made at or about the time of the events which were recorded, and which are maintained in the ordinary course of Movant's business.

2. Movant is the Owner or Servicer of the Note executed by Borrowers in the original amount of ONE MILLION TWO HUNDRED FORTY FOUR THOUSAND SIX HUNDRED DOLLARS (\$1,244,600.00).

3. These records show that said Note is secured by a Deed of Trust. Said Note and Deed of Trust represent a valid indebtedness. The property address is 2401 Dove Road, Grapevine, Texas 76051.

4. The Books and Records of Movant show that:
- The approximate total outstanding balance is \$1,441,735.74.
  - That interest accrues at the rate of 7.000% per annum.
  - The contractual due date of the account is December 1, 2008.
  - That the account is due post-petition for:

	(Monthly) at	(Payment Amt.)
1.	12/1/2008	\$6,725.82
2.	1/1/2009	\$6,725.82
3.	2/1/2009	\$6,725.82
4.	3/1/2009	\$6,725.82
5.	4/1/2009	\$6,725.82
6.	5/1/2009	\$6,725.82
7.	6/1/2009	\$6,725.82
8.	7/1/2009	\$7,072.77
9.	8/1/2009	\$7,072.77
10.	9/1/2009	\$7,072.77
11.	10/1/2009	\$7,072.77
12.	11/1/2009	\$7,027.77
13.	12/1/2009	\$7,027.77
14.	1/1/2010	\$7,027.77
15.	2/1/2010	\$7,027.77

Other Fees in the amount of \$1,046.00, less suspense \$<2,021.86>.

- That the total amount necessary to reinstate the account post-petition through February 16, 2010, is \$102,687.04, plus attorneys' fees and costs.

5. A true and correct copy of an accounting of the payments made on this loan is attached hereto. This accounting is kept in the normal course and scope of the business activity of Movant, and constitutes a business record of Movant.

I declare under penalty of perjury under the laws of the United States of America that the foregoing is true and correct. Executed this 25 day of February, 2010, at Indianapolis, Indiana.

Staci Keenan

Subscribed and sworn to me the undersigned authority of this 25 day of Feb.

Linda Long  
Notary Public, in and for the  
State of Indiana

My commission expires 4/9/11



Mortgagor Name: Nuanchan and Scott Johnson  
Property Address: 2401 Dove Rd  
Grapevine, TX 76051  
Aurora Loan Number: ████████2448  
Original Loan Amount: \$1,244,600.00  
Origination Date: May 12, 2009  
Interest Rate: 5.375%  
Loan Terms In Months: 360  
P & I Amount \$4,626.11

	ACTUAL APPLICATION				PRINCIPAL			ESCROW			Optional Insurance	DEBTOR SUSPENSE			TRUSTEE SUSPENSE			FEES			CORP ADVANCE		
	Payment Due Date	Transaction Date	Amount Received		Credit (+)	Debit (-)	Principal Balance	Credit (+)	Debit (-)	Escrow Balance		Credit (+)	Debit (-)	Suspense Balance	Credit (+)	Debit (-)	Suspense Balance	Assessed (+)	Paid (-)	Fee Balance	Assessed (+)	Paid (-)	Fee Balance
1	1-Mar-08						\$1,320,737.00			-\$27,347.94				\$0.50			\$0.00			\$645.48			\$0.00
2		24-Apr-08					\$1,320,737.00	\$1,225.82		-\$26,122.12				\$0.50			\$0.00			\$645.48			\$0.00
3		25-Apr-08					\$1,320,737.00	\$9,999.99		-\$16,122.13				\$0.50			\$0.00			\$645.48			\$0.00
4		25-Apr-08					\$1,320,737.00	\$889.01		-\$15,233.12				\$0.50			\$0.00			\$645.48			\$0.00
5		29-Apr-08					\$1,320,737.00			-\$15,233.12				\$0.50			\$0.00			\$645.48	\$12.00		\$12.00
6		9-Jun-08	\$11,569.69				\$1,320,737.00			-\$15,233.12		\$11,569.69		\$11,570.19			\$0.00			\$645.48			\$12.00
7		9-Jun-08	\$430.31				\$1,320,737.00			-\$15,233.12				\$11,570.19			\$0.00		\$430.31	\$215.17			\$12.00
8		10-Jun-08		\$8,254.61	\$3,951.25		\$1,324,688.25	\$228.09		-\$15,005.03			\$9,062.90	\$2,507.29			\$0.00			\$215.17			\$12.00
9	1-Apr-08	10-Jun-08		\$8,003.33	\$3,699.97		\$1,328,388.22	\$228.09		-\$14,776.94				\$2,507.29			\$0.00			\$215.17			\$12.00
10	1-May-08	11-Jun-08					\$1,328,388.22			-\$14,776.94				\$2,507.29			\$0.00			\$215.17	\$90.00		\$102.00
11		13-Jun-08					\$1,328,388.22		\$2,729.50	-\$17,506.44				\$2,507.29			\$0.00			\$215.17			\$102.00
12		16-Jun-08					\$1,328,388.22			-\$17,506.44				\$2,507.29			\$0.00	\$215.17		\$430.34			\$102.00
13		10-Jul-08					\$1,328,388.22		\$2,363.00	-\$19,869.44				\$2,507.29			\$0.00			\$430.34			\$102.00
14		16-Jul-08					\$1,328,388.22			-\$19,869.44				\$2,507.29			\$0.00	\$231.31		\$661.65			\$102.00
15		5-Aug-08					\$1,328,388.22			-\$19,869.44				\$2,507.29			\$0.00			\$661.65	\$12.00		\$114.00
16		25-Aug-08	\$9,062.90				\$1,328,388.22			-\$19,869.44		\$9,062.90		\$11,570.19			\$0.00			\$661.65			\$114.00
17		26-Aug-08		\$7,748.93	\$3,445.57		\$1,331,833.79	\$228.09		-\$19,641.35			\$9,062.90	\$2,507.29			\$0.00			\$661.65			\$114.00
18	1-Jun-08	26-Aug-09		\$7,491.57	\$3,188.21		\$1,335,022.00	\$228.09		-\$19,413.26				\$2,507.29			\$0.00			\$661.65			\$114.00
19	1-Jul-08	13-Oct-08					\$1,335,022.00			-\$19,413.26				\$2,507.29			\$0.00			\$661.65	\$650.00		\$764.00
20		13-Oct-08					\$1,335,022.00			-\$19,413.26				\$2,507.29			\$0.00			\$661.65	\$150.00		\$914.00
21		23-Oct-08	\$4,854.20	\$7,231.37	\$2,605.26		\$1,337,627.26	\$228.09		-\$19,185.17				\$2,507.29			\$0.00			\$661.65			\$914.00
22	1-Aug-08	23-Oct-08	\$4,854.20	\$6,966.81	\$2,340.70		\$1,339,967.96	\$228.09		-\$18,957.08				\$2,507.29			\$0.00			\$661.65			\$914.00
23	1-Sep-08	23-Oct-08	\$4,854.20	\$6,699.84	\$2,073.73		\$1,342,041.69	\$228.09		-\$18,728.99				\$2,507.29			\$0.00			\$661.65			\$914.00
24	1-Oct-08	23-Oct-08	\$4,854.20	\$6,430.62	\$1,804.51		\$1,343,846.20	\$228.09		-\$18,500.90				\$2,507.29			\$0.00			\$661.65			\$914.00
25	1-Nov-08	23-Oct-08	\$6,357.00	\$6,299.28	\$1,673.17		\$1,345,519.37	\$2,216.32		-\$16,284.58			\$485.43	\$2,021.86			\$0.00			\$661.65			\$914.00
26	1-Dec-08	29-Oct-08					\$1,345,519.37			-\$16,284.58				\$2,021.86			\$0.00			\$661.65	\$12.00		\$926.00
27		3-Feb-09					\$1,345,519.37			-\$16,284.58				\$2,021.86			\$0.00			\$661.65	\$12.00		\$938.00
28		3-Apr-09					\$1,345,519.37		\$2,363.00	-\$18,647.58				\$2,021.86			\$0.00			\$661.65			\$938.00
29		3-Apr-09					\$1,345,519.37		\$2,472.00	-\$21,119.58				\$2,021.86			\$0.00			\$661.65			\$938.00
30		8-Apr-09					\$1,345,519.37	\$2,363.00		-\$18,756.58				\$2,021.86			\$0.00			\$661.65			\$938.00
31		8-May-09					\$1,345,519.37			-\$18,756.58				\$2,021.86			\$0.00			\$661.65	\$12.00		\$950.00
32		11-Jun-09					\$1,345,519.37			-\$18,756.58				\$2,021.86			\$0.00			\$661.65	\$12.00		\$962.00
33		16-Jun-09					\$1,345,519.37		\$18,583.00	-\$37,339.58				\$2,021.86			\$0.00			\$661.65			\$962.00
34		10-Aug-09					\$1,345,519.37			-\$37,339.58				\$2,021.86			\$0.00			\$661.65	\$12.00		\$974.00
35		11-Aug-09					\$1,345,519.37			-\$37,339.58				\$2,021.86			\$0.00			\$661.65	\$12.00		\$986.00
36		14-Sep-09					\$1,345,519.37			-\$37,339.58				\$2,021.86			\$0.00			\$661.65	\$12.00		\$998.00
37		8-Dec-09					\$1,345,519.37			-\$37,339.58				\$2,021.86			\$0.00			\$661.65	\$12.00		\$1,010.00
38		10-Dec-09					\$1,345,519.37			-\$37,339.58				\$2,021.86			\$0.00			\$661.65	\$12.00		\$1,022.00
39		8-Jan-10					\$1,345,519.37			-\$37,339.58				\$2,021.86			\$0.00			\$661.65	\$12.00		\$1,034.00
40							\$1,345,519.37			-\$37,339.58				\$2,021.86			\$0.00			\$661.65			\$1,034.00
41							\$1,345,519.37			-\$37,339.58				\$2,021.86			\$0.00			\$661.65			\$1,034.00
42							\$1,345,519.37			-\$37,339.58				\$2,021.86			\$0.00			\$661.65			\$1,034.00
43							\$1,345,519.37			-\$37,339.58				\$2,021.86			\$0.00			\$661.65			\$1,034.00
44							\$1,345,519.37			-\$37,339.58				\$2,021.86			\$0.00			\$661.65			\$1,034.00
45							\$1,345,519.37			-\$37,339.58				\$2,021.86			\$0.00			\$661.65			\$1,034.00
46							\$1,345,519.37			-\$37,339.58				\$2,021.86			\$0.00			\$661.65			\$1,034.00
47							\$1,345,519.37			-\$37,339.58				\$2,021.86			\$0.00			\$661.65			\$1,034.00
48							\$1,345,519.37			-\$37,339.58				\$2,021.86			\$0.00			\$661.65			\$1,034.00
49							\$1,345,519.37			-\$37,339.58				\$2,021.86			\$0.00			\$661.65			\$1,034.00